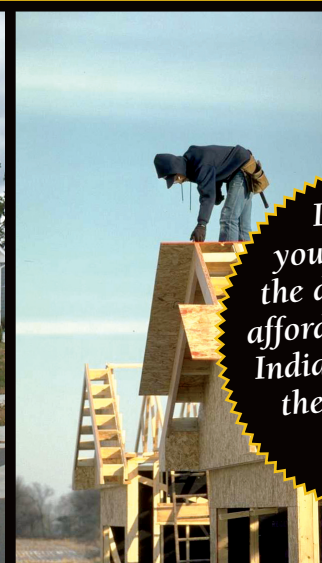


Title VI

Loan Guarantee Program

TRAINING FOR LENDERS AND TRIBES

This FREE one-day program will inform tribal government officials, tribal housing officers, housing board members and lenders about this important Indian Country affordable housing program.



Learn how you can promote the development of affordable housing in Indian Country with the Title VI Loan Guarantee Program!



SPONSORED BY:

U.S. Department of Housing and Urban Development
Office of Native American Programs
Office of Loan Guarantee



**Choose any one
of these convenient
dates and locations!**

AUGUST 23, 2006

LAKE TAHOE, NV

Cal Neva Resort Spa and Casino*
2 Stateline Road
Crystal Bay, NV 89402
800-225-6382

OCTOBER 12, 2006

CHOCTAW, MS

Pearl River Resort*
13541 Highway 16
Choctaw, MS 39350
866-447-3275

NOVEMBER 16, 2006

ANCHORAGE, AK

Hilton Anchorage
500 West Third Avenue
Anchorage, AK 99501
907-272-7411

* No room block available.



Securing the Future of Indian Housing

The Title VI Loan Guarantee Program is designed to assist Indian Housing Block Grant (IHBG) recipients who want to finance affordable housing activities with the assistance of a federal guarantee.

Using the Title VI Loan Guarantee Program, a borrower leverages IHBG funds to finance affordable housing activities by pledging current and future grant funds as security for repayment of the loan. A private lender provides the financing and HUD provides the guarantee to the lender who assumes only a 5 percent risk. The full faith and credit of the United States is pledged to the repayment of 95 percent of the unpaid principal balance and accrued interest.

In this course you will learn from hands-on case studies, worksheets and interactive discussions during this information-packed session taught by loan guarantee specialists from the U.S. Department of Housing and Urban Development. Tribal and banking officials will have the opportunity to network, discuss demonstrated best practices and develop strategies and solutions to a continued need in Indian Country — affordable housing.

Don't miss this opportunity to create housing opportunities in Indian Country.

If you cannot attend this session, but wish to learn more about the Title VI Loan Guarantee Program, please visit www.hud.gov/codetalk

In this session participants will learn:

- The use and purpose of Title VI funds
- Eligible housing-related community development activities under Title VI
- How to prepare a complete Title VI application
- Key components of financial planning when using Title VI funds
- Site selection for Title VI projects
- How to underwrite housing development

TRAINING AGENDA

Title VI Overview

- The need for affordable housing in Indian Country
- Authorizing legislation
- Purpose and use of Title VI
- Title VI projects
- Borrower eligibility
- Eligible affordable housing activities

Roles and Responsibilities of the Borrower

- Market analysis
- Feasibility and planning for development
- The preliminary letter of acceptance (PLA)
- Environmental assessment

Roles and Responsibilities of the Lender

- Application package
- Underwriting the loan
- Application for firm commitment from HUD
- Closing the loan
- Servicing

Roles and Responsibilities of ONAP

- Reviewing requests
- Executes security agreements

Application Process

- Planning and preparation
- Requests PLA
- Lender/borrower preparing application for a firm commitment
- Development, construction and management

How the Title VI Loan Guarantee Works

- How the program works for lenders
- How the program works for tribes
- Tribal/lender discussions
- Application preparation
- Preliminary letter of acceptance request
- Office of Loan Guarantee review
- Submission of Title VI application

Financial Planning

- Market analysis
- Preliminary financial analysis

Team Selection

- Project manager
- Engineer
- Contractor
- Grant management
- Counseling professional

Site Selection

- Site characteristics
- Relationship to need
- Comprehensive planning

Refinement of Financing Model/Selection

- Conceptual plan development
- Selection of proposed financing method
- Occupancy charges
- Prospectus development
- Solicitation of bank proposals

Construction Requirements

- Finalization of plans
- Building codes
- Construction management
- Property management



WHO SHOULD ATTEND

Lending Community: Relationship bankers, commercial and construction lenders, financial analysts and secondary market participants.

Tribal Community: Tribal leaders, tribal planners, housing executives, board members and employees, and other Indian housing advocates.

IMPORTANT INFORMATION

Tuition: The course is FREE! Registration is required due to space limitations.

Accommodations: A limited number of guestrooms are available at host hotels (Anchorage hotel only) at special group rates. For hotel information, contact Customer Service at 1-800-992-4489. Please make your reservations directly with the hotel. Be sure to mention the Title VI Training when making your guest room reservation. Please note that making hotel reservations does not register you for the course.

Special Needs: The training locations are accessible to persons with physical disabilities. Persons who need auxiliary aids or services, such as sign language interpreters, assistive listening devices, a reader or training materials in large print or Braille, should contact the Training Coordinator at 1-800-992-4489, ext. 108, no less than two weeks prior to the training so that the appropriate arrangements can be made. Individuals using TTY/TDD machines may contact the Training Coordinator at 703-654-7805.

Travel Arrangements: Cost savings are often possible by making advance travel arrangements. However, HUD cannot be responsible for penalties incurred. Do not make airline arrangements that may result in penalties until you receive written confirmation notice from Falmouth Institute.

Available Scholarships: The National American Indian Housing Council (NAIHC) is offering scholarships to cover the cost of travel and lodging for students desiring to attend classes offered by ONAP. For more information contact NAIHC Field Services Department at 800-284-9165.

TITLE VI TRAINING FOR LENDERS AND TRIBES

REGISTRATION FORM

Participants can register by phone, fax, mail or online at www.falmouthinstitute.com/ONAP

If you are registering by fax or mail, please reproduce this form and complete one for each individual who wishes to attend.

5 WAYS TO REGISTER

**Registration
is required to
guarantee your spot.**



By Phone:

Call 1-800-992-4489,
Monday-Friday,
9:00 a.m.-5:30 p.m. EST.



By Fax:

Complete the registration
form below and fax to
703-352-2323 anytime.



By Mail:

Return the
registration form to:
ONAP Title VI Training
c/o Falmouth Institute,
3702 Pender Dr., Suite 300,
Fairfax, VA 22030.



Online:

Register at
www.falmouthinstitute.com/ONAP



By E-mail:

info@falmouthinstitute.com

Please select the FREE session you wish to attend:

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Check one: ☐ Lender ☐ Tribe/TDHE ☐ Other: _____

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